

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re:)	Case No. 15 B 24189
)	
LORI SPRUIELL,)	Chapter 13
)	
Debtor.)	Hon. Bruce W. Black

AGREED ORDER CONDITIONING AUTOMATIC STAY

This cause coming before the Court upon the Motion of SANTANDER CONSUMER USA INC. ("Santander") to Modify Automatic Stay, due notice having been given, and the Court being fully advised in the premises,

IT IS HEREBY ORDERED:

1. Santander's Motion to Modify Automatic Stay is granted, in part, and withdrawn, in part, subject to the conditions of this Order;

2. That if not already provided, Debtor, Lori Spruiell ("Debtor"), agrees to provide Santander with proof of insurance for the 2013 Nissan Sentra motor vehicle bearing a Vehicle Identification Number ("VIN") of 3N1AB7AP4DL711991 ("the Vehicle"), which is the subject of its Motion to Modify Automatic Stay, *instantly*;

3. That Debtor agrees to at all times maintain valid insurance on the Vehicle wherein Santander is listed as the Loss Payee and agrees to provide Santander with proof of same without demand;

4. That in the event that Debtor converts these proceedings from a case under Chapter 13 of the Bankruptcy Code to a case under Chapter 7 or fails to tender payment to Santander pursuant to the Chapter 13 Plan, and Retail Installment Contract with Santander, to the extent that said non-payment results in a default in payment obligations thereunder to Santander of two (2) or more payments, or otherwise fails to comply with any of the other terms or conditions of this Order, such failure shall constitute a default by Debtor of the provisions of this Order as to Santander, which shall have the right to take possession of and foreclose its security interest in the Vehicle as provided by Illinois law and statute without having to seek leave of Court to modify the automatic stay in these proceedings if such default is not cured within fourteen (14) days of notice to Debtor and counsel by Santander.

5. If applicable, upon modification of the automatic stay as outlined above, and after Santander has foreclosed its security interest in the Vehicle, Santander will be allowed an amended, unsecured claim for any deficiency balance remaining.

AGREED:



On behalf of Debtor, Lori Spruiell



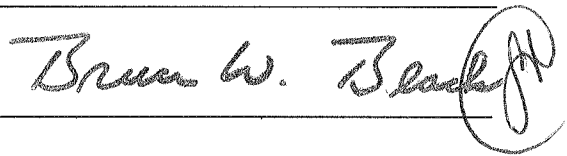
Cari A. Kauffman, Esq.

On behalf of Santander Consumer USA Inc.

ENTER:

1 APR 2016

Judge:



Prepared by counsel for Movant:

Cari A. Kauffman (Ill. #6301778)
Sorman & Frankel, Ltd.
180 N. LaSalle Street, Suite 2700
Chicago, Illinois 60601
(312)332-3535
(312)332-3545 (facsimile)